

UNITED STATES DISTRICT COURT
DISTRICT OF MASSACHUSETTS

<p>JOAN CHARLES, Plaintiff,</p> <p>v.</p> <p>OCWEN FEDERAL BANK FSB; OCWEN FINANCIAL CORPORATION; MASSACHUSETTS PROPERTY INSURANCE UNDERWRITERS ASSOCIATION; and ONE CALL INSURANCE AGENCY, INCORPORATED,</p> <p>Defendants.</p>	<p>CIVIL ACTION NO. 04-11625-RWZ</p>
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AFFIDAVIT OF CHRISTOPHER J. DECOSTA

I, Christopher J. DeCosta hereby depose under oath as follows:

1. I am currently an associate at the law firm of Michienzie & Sawin LLC, 745 Boylston, Street, Boston, MA 02116, which law firm represents the defendants, Ocwen Loan Servicing, LLC as successor-in-interest to Ocwen Federal Bank FSB and Ocwen Financial Corporation (collectively, "Ocwen"), in the above-captioned action.
2. I have personal knowledge of the facts set forth herein, and if called and sworn to testify, could competently testify thereto.
3. Exhibit 1, attached hereto, is a true and correct copy of the Amended Complaint filed in this case.
4. Exhibit 3, attached hereto, is a true and correct copy of the Notice of Expiration dated September 24, 2001, received from MPIUA
5. Exhibit 8, attached hereto, comprises of true and correct excerpts from the deposition transcript of Joan Charles.

6. Exhibit 9, attached hereto, is a true and correct copy of the Renewal Notice, Exhibit 3 to the deposition of Joan Charles.

7. Exhibit 10, attached hereto, is a true and correct copy of the Expiration Notice received from MPIUA.


8. Exhibit 11, attached hereto, is a true and correct copy of MPIUA's Answers to Ocwen's Interrogatories.

9. Exhibit 12, attached hereto, is a true and correct copy of the Assurant Insurance Policy for 14 Ditson Street Boston, Massachusetts received from Assurant.

10. Exhibit 13, attached hereto, is a true and correct copy of a letter from Assurant to Attorney James Hoyt dated July 29, 2005, Exhibit 22 to the deposition of Joan Charles.

11. Exhibit 14, attached hereto, is a true and correct copy of the Assurant Telephone Record, received from Assurant.

Signed under the pains and penalties of perjury this 28th day of September 2006.



Christopher J. DeCosta, Esq. – BBO #657527